DECLASSIFIED
DEPARTMENT OF STATE A/CDC/MR
REVIEWED BY Bert Dale DATE Jan 4 1985
RDS ☐ or XDS ☐ EXT. DATE
TS AUTH. December 1948 REASON (S)
ENDORSE EXISTING MARKINGS ☐
DECLASSIFIED ☐ RELEASABLE ☑
RELEASE DENIED ☐
PA or FOI EXEMPTIONS

HUTS AND HOUSES IN THE TROPICS

A Paper prepared for discussions of Tropical Housing

In the tropical and semi-tropical regions of the world about 1,000,000,000 people make their homes. These 1,000,000,000 men, women and children make up something in the order of 200,000,000 families. A very small proportion of these families live in good houses. All the others live in huts of one type or another.

The literature of the temperate zones is full of romancing about the thatched hut of the tropics. Although the war in Asia, the Middle East and Africa dispelled part of the illusion for Europeans and Americans, the legend of languorous living in palm-shaded shelters persists in Northern minds. For, judged by more humane, if more prosaic, standards, the tropical hut is not very good to live in.

To be sure, it has good points. It has evolved in various forms out of thousands of years of tradition and trial-and-error. The earthen wall, in many variations, is relatively cool. The thatched roof constitutes in effect a porous awning which cuts off the sun and rain but permits the air to move through. Most important, the tropical hut can be and is built mainly by the family itself, with local materials which cost nothing but the work of gathering them. These are great virtues; and they suggest principles for any sensible program of improvement in the housing of tropical people.

But a closer look reveals some reasons why those who can afford houses do not live in huts as they find them in the tropics. Most tropical huts and settlements lack even elementary sanitation. Often the huts are crowded together much too closely on the land. The earth floor is dirty at best. The walls and roofs are verminous. Smoke fills the space inside. And that space is too small, - much too small for health or comfort. The homes of most tropical families are sub-standard. I mean substandard by any reasonable appraisal.

As with other elements of human progress, skeptics will say that these families are content to live the way they do and that they should continue to live that way. This is not true. Once convinced that better homes are available without damage to them in other respects, nearly all families who live in huts (or slums) anywhere will jump at the chance.

DECLASSIFIED

DECLASSIFIED

I have seen some families in semi-tropical South China who felt that their self-built huts were better for their family living than the very narrow new municipal houses. I have seen families in Ceylon who did not want to move from their own little shelters into the "company" housing because they feared eviction in bad times. I have seen families in South America who preferred their squatters huts to the new houses which involved an obligation to pay rent in cash. I remember one old couple who didn't want to move anyway, and who said the important things were their tea, their mutton, and good conversation; and they could bathe outdoors when it rained.

But all of this is not relevant to the real problem. As part of the wide popular demand for better living conditions, a great movement to improve tropical housing is beginning to take shape.

Accordingly, many governments and many individuals and organizations all over the tropical world are trying to discover formulae by which the mass of their people can lift themselves from this stage of primitive, unhealthy living.

Here I must apologize to the 200,000,000 families who live in tropical huts. Of course, their points of view have greater validity than mine, since I am only an outsider and a student of these problems. However, I have a proposition to make. It is addressed particularly to the governments and the popular leaders who are concerned about tropical housing. The proposition derives from many years of intermittent observation and work in the field of tropical housing. I have no choice but to report on these things as I see them; in terms which I understand; and as specifically as I am able.

Further, since all of the economic relationships vary widely in different tropical regions, I shall have to simplify by using figures which illustrate the case, rather than to present comprehensive statistics. For convenience, if I may be permitted, I shall outline some computations in terms of dollars. Otherwise, I wouldn't know whether to use rupees, or pesos, or gourds, or any one of fifty other monetary units. (Incidentally, what has become of the proposals for a single, world-wide monetary system? Such a system would help us all to understand and to deal with many problems of the world community, including housing.)

The Cost of Building Houses

When officials undertake to estimate the cost of building decent housing, - the cost, say, of substituting even minimum sanitary houses for insanitary tropical huts, they are likely to base their estimates on the use of commercial materials and the employment of "contractors" for construction. In other words, they may assume, and many do, that the new houses will be provided by the labor and skill of others than the people who will live in the houses. This is the modern method of construction, widely used in all highly organized societies.

DECLASSIFIED

DECLASSIFIED

A design is prepared. A site is selected. An arrangement is made with a construction organization. That organization, the contractor, secures the materials and equipment and brings in the construction workers. Then, after construction, the family moves in, and undertakes to pay for having the house built for them by others than themselves.

Of course, there are many variations and modifications of this process. But it constitutes one end of the spectrum, and, for most tropical housing, it costs too much. Let us take a look at this cost from several points of view.

First, the family point of view: The cash income of families in tropical areas may be represented by the figure of one hundred dollars per year, with no visible resources by means of which this income can be measurably increased any time soon. Many tropical families earn the local equivalent of more than this; many earn less. We have no reliable average or median figure; but the one-hundred-dollar figure may be taken as typical of at least some tropical situations.

In that kind of situation it is likely that the minimum house and utilities built by a "contractor" would cost at least one thousand dollars. I shall not argue the matter of standards here. The reader can be assured that, in such a region, a new tropical house for a family of five, designed to meet even the most minimum responsible standards, and built by contract, will cost at least one thousand dollars nowadays.

But the families rarely possess the local equivalent of one thousand dollars to pay out in cash for a house. Further, under present circumstances the prospect of accumulating that much for the purpose is usually very slim, even over a long period of years.

If the family were permitted to pay off the thousand dollars through, say, twenty years, this would have serious disadvantages for them. Even at low rates of interest, the payments would demand too large a portion of the family income; and the debt would burden them with an obligation which, in most tropical societies as now organized, they would feel to be a millstone around their necks.

Second, from the point of view of the government: Let us take the hypothetical case of a small, sovereign tropical nation, which is trying to formulate a practicable housing program for its people. Three-fourths of the population, perhaps 600,000 families, now live in totally insanitary huts. New sanitary houses of absolutely minimum standard, if built by contractors, would cost at least a thousand dollars each, everything in. A construction program for such houses, spread over twenty years, and allowing for an increase in population meanwhile, would involve a cash outlay of something like $40,000,000 a year. Out of its actual revenues (assuming maximum taxation) the Government can devote only perhaps $300,000 per year for popular housing over a sustained period. The Government cannot carry anything like a $40,000,000 program each year, by any possible financial formula. They, like the

DECLASSIFIED

DECLASSIFIED

families, feel the poverty of money. That is, the resources of the country at present cannot handle national housing improvement by the method of having new houses built entirely by others than the families themselves.

Third, the world problem taken as a whole is even more overwhelming. To provide new minimum tropical houses at the rate of 10,000,000 per year (in the hope of catching up with the need in twenty-five or thirty years) would cost at least $10,000,000,000 per year, if the contractor method were used. Now, the world community could probably afford such an outlay, if the relatively rich subsidized the relatively poor, as is done for low-income housing to some degree within most of the more advanced countries. But this does not seem in early prospect, even though it may be considered an eventual international objective.

Some will point out at this juncture, that economic progress, industrialization, and greater productivity will make it possible ultimately for families and nations to provide for every tropical family at least the thousand dollar house built by the contractor method. This is a basic goal, to be achieved as rapidly as all circumstances permit. But meanwhile the families, the popular leaders, the governments, and the international organizations face the question of what to do now, during the intervening relatively long period. For, at this time, in general, they cannot find any way to get such minimum houses in very large numbers for the millions who live in huts.

Please do not consider that I am belittling the construction of houses by contractors of one type or another. Where families or communities can afford this method, it is probably the best that has been devised. In fact, in nearly all situations the use of the contractor to some degree is most economic. I have made a somewhat black-and-white case here only to bring out the principles and the proposition which I have in mind.

Wealth of Manpower and Materials

Against the discouraging picture which I have outlined, let us make a sort of appraisal of the resources which are readily available now and which may be mobilized for dealing with the problem of popular housing in the tropics.

First, I believe that by all odds the greatest resource is the manpower of the families themselves. Most tropical families have always built their own huts. In doing so they have developed certain knowledge, certain traditions and certain skills. Unaided, and bound to some degree by tradition, they cannot build better than the poor huts in which they live. But, with some training and some financial and technical assistance, this resource in manpower is potentially enormous.

DECLASSIFIED

DECLASSIFIED

For the small tropical country cited above, if two members of each family devoted one day per week to home improvement work for a year, and if we place a monetary value of only a half-dollar per man-day for this work, we find, for 600,000 families, an annual value in self-help totalling $30,000,000. If, during any one year, only one family in ten took part in a program on this basis, the value would total $3,000,000. Contrast this with the meager $300,000 which represents the amount which it is feasible for the Government to lay out each year in cash for popular housing.

Self-help I propose as the greatest single immediate resource for dealing with the wide improvement of shelter in the tropics.

Not that the self-help principle is limited to use in tropical regions. It is the prevailing principle for rural housing in most of the world; and it is a great factor for urban housing in Sweden and other countries. But it is probably best adapted to use in the tropics, as we shall see.

The monetary value of self-help is great, but this is not its greatest value. When the family and its neighbors play a major role in making better homes, their satisfaction and pride in creation and accomplishment can be one of the most important things in their lives. Real homes must be built with love; and only the family which helps to make its own home can in fact build with love. Further, the self-help principle makes it much easier for the family to be the permanent "owner" of the house than is possible by other formulae. I believe this has great merit in fostering a sense of security, since it reduces the fear and danger of eviction. Further, and very important, occupant ownership permits self-help also on maintenance and further improvement, without the need for any relatively large cash expenditures.

Likewise, in evaluating resources for tropical housing, all history demonstrates that abundant materials for building lie close at hand in nearly every locality. Most families in the tropics rarely purchase basic materials. They can't afford to do so, and they don't have to do so. In traditional self-help building, earth is taken for walls, saplings and branches for wattle, thatch for roofs, and so on, in wide variation.

The presence of local native materials constitutes an enormous resource for building and for improving homes. But its potentialities are by no means realized as yet. Industrial processes can make these materials far better for use, and also less costly in man-hours devoted to their extraction and preparation. Simple machines can make good bricks instead of crumbling earth blocks; roofing can be made from the materials now used for verminous thatch; cement is produced from ordinary limestone; from asbestos or clay, pipes are made to use in lieu of ditches; and so on at great length.

DECLASSIFIED

DECLASSIFIED

Of course, even the minimum home in the tropics may require some equipment which it is not feasible to produce locally,-metal articles for sanitation, perhaps hardware for doors and shutters, and electric wiring and fixtures, to name a few possible examples.

The basic resources in materials, however, are almost always available in the neighborhood.

The Aided-Self-Help Formula

It is not my intent to propose any single formula for all tropical situations. That would be folly. Rather, I do propose that, with infinite modification and variation, certain principles can be widely adapted to tropical housing problems.

That is, I believe these principles to be useful for countries or regions where the community decides not to wait for a generation or two until it has achieved relatively great overall economic advance; and where it is decided to mobilize and utilize the available resources, not to build a few hundred or a few thousand excellent houses, but to improve the shelter of the whole population as best possible within the limits of those resources.

For on these two points great mistakes have been made over and over again. Virtually paralyzed by the enormous size and complexity of the task, many governments have in effect called it hopeless for the time being, and have decided to do almost nothing about popular housing. They don't like to take this negative and defeatist position, but they feel helpless when they are unable to find a practicable formula.

Or, conversely, under the necessity of making a start, they devote the resources which the government itself can muster to the construction of new houses for only one percent of the families who need them, or perhaps one-tenth of one percent. For example, if the Government of the small tropical country used earlier for illustration were todevote its $300,000 per year to providing 300 one-thousand-dollar houses, these would be far better than the huts, but they would make almost no impression on the problem. They now have perhaps 600,000 insanitary huts, and new families and new insanitary huts are being created at the rate of perhaps 10,000 per year. A program of 300 houses each year would eliminate the 600,000 huts in 2000 years; and meanwhile, - well, it becomes preposterous.

So the Aided-Self-Help Formula is proposed for purposes of doing the best possible through the coming ten or twenty or thirty years, toward the transition from huts to houses for the 200,000,000 tropical families who now live in conditions which are deplored by all who know them at first hand. And those conditions are in fact pretty tough: mud, filth, vermin, serious overcrowding, darkness.

DECLASSIFIED

DECLASSIFIED

The Elements of an Aided-Self-Help Program

Of course, aided-self-help on the scale proposed cannot at once accomplish everything that may be desirable. It can only make shelter better in the most crucial respects, - an improvement, but not the final outcome. Hence, in applying the principle of aided-self-help, we may inquire: What elements of shelter in the tropics are most important? What phases should be given priority in utilizing the limited resources?

Clearly, priority should be given to solving the problems of land and of sanitation. For tropical living, the nature of the shelter itself is perhaps not most critical. To achieve any marked improvement in the living environment, there must be made available enough land, with secure tenure, in a reasonable location. Very often this is not nowthe case. The matter of land comes first.

Then, health and cleanliness and convenience require above all else potable water safe for drinking and cooking, and convenient for washing. Ordinarily, self-help alone cannot meet this need. There is also necessary a sanitary method for disposal of wastes, but this can be provided by modern sewerage or by sanitary privies of some type.

For the shelter itself, improvement is most needed in providing hard, clean floors; in better types of roofing; and in the enlargement and division of inside space.

The elements which have to be aided now emerge. The community, through the government or otherwise, can assist the families with the problems of land, sanitation, materials, machines, organization, techniques and training. It is in this way that the formula becomes self-help-plus, or aided-self-help.

Let us illustrate by a specific example. This is the same hypothetical example, but it comes close to the essential facts in some fairly typical situations. Assume 600,000 families living in primitive huts. Assume an increase of 10,000 each year in the number of poor families and poor huts. Assume a program aimed at 20,000 somewhat better homes each year to substitute for huts. Assume cash incomes in the range of $100 per family per year; and assume that these families can and will pay out one dollar cash per month for improving their homes.

The main outlines of such a program might be organized to include:

Land and Utilities. In this example, the Government will provide the land for the houses, install such utilities as can be afforded, and furnish the community services. For this application of the formula it is proposed that a monthly rental of a half-dollar be paid by the family to reimburse the government for its costs in the land-and-utility phase of the operation.

DECLASSIFIED

DECLASSIFIED

families, feel the poverty of money. That is, the resources of the country at present cannot handle national housing improvement by the method of having new houses built entirely by others than the families themselves.

Third, the world problem taken as a whole is even more overwhelming. To provide new minimum tropical houses at the rate of 10,000,000 per year (in the hope of catching up with the need in twenty-five or thirty years) would cost at least $10,000,000,000 per year, if the contractor method were used. Now, the world community could probably afford such an outlay, if the relatively rich subsidized the relatively poor, as is done for low-income housing to some degree within most of the more advanced countries. But this does not seem in early prospect, even though it may be considered an eventual international objective.

Some will point out at this juncture, that economic progress, industrialization, and greater productivity will make it possible ultimately for families and nations to provide for every tropical family at least the thousand dollar house built by the contractor method. This is a basic goal, to be achieved as rapidly as all circumstances permit. But meanwhile the families, the popular leaders, the governments, and the international organizations face the question of what to do now, during the intervening relatively long period. For, at this time, in general, they cannot find any way to get such minimum houses in very large numbers for the millions who live in huts.

Please do not consider that I am belittling the construction of houses by contractors of one type or another. Where families or communities can afford this method, it is probably the best that has been devised. In fact, in nearly all situations the use of the contractor to some degree is most economic. I have made a somewhat black-and-white case here only to bring out the principles and the proposition which I have in mind.

Wealth of Manpower and Materials

Against the discouraging picture which I have outlined, let us make a sort of appraisal of the resources which are readily available now and which may be mobilized for dealing with the problem of popular housing in the tropics.

First, I believe that by all odds the greatest resource is the manpower of the families themselves. Most tropical families have always built their own huts. In doing so they have developed certain knowledge, certain traditions and certain skills. Unaided, and bound to some degree by tradition, they cannot build better than the poor huts in which they live. But, with some training and some financial and technical assistance, this resource in manpower is potentially enormous.

DECLASSIFIED

DECLASSIFIED

For the small tropical country cited above, if two members of each family devoted one day per week to home improvement work for a year, and if we place a monetary value of only a half-dollar per man-day for this work, we find, for 600,000 families, an annual value in self-help totalling $30,000,000. If, during any one year, only one family in ten took part in a program on this basis, the value would total $3,000,000. Contrast this with the meager $300,000 which represents the amount which it is feasible for the Government to lay out each year in cash for popular housing.

Self-help I propose as the greatest single immediate resource for dealing with the wide improvement of shelter in the tropics.

Not that the self-help principle is limited to use in tropical regions. It is the prevailing principle for rural housing in most of the world; and it is a great factor for urban housing in Sweden and other countries. But it is probably best adapted to use in the tropics, as we shall see.

The monetary value of self-help is great, but this is not its greatest value. When the family and its neighbors play a major role in making better homes, their satisfaction and pride in creation and accomplishment can be one of the most important things in their lives. Real homes must be built with love; and only the family which helps to make its own home can in fact build with love. Further, the self-help principle makes it much easier for the family to be the permanent "owner" of the house than is possible by other formulae. I believe this has great merit in fostering a sense of security, since it reduces the fear and danger of eviction. Further, and very important, occupant ownership permits self-help also on maintenance and further improvement, without the need for any relatively large cash expenditures.

Likewise, in evaluating resources for tropical housing, all history demonstrates that abundant materials for building lie close at hand in nearly every locality. Most families in the tropics rarely purchase basic materials. They can't afford to do so, and they don't have to do so. In traditional self-help building, earth is taken for walls, saplings and branches for wattle, thatch for roofs, and so on, in wide variation.

The presence of local native materials constitutes an enormous resource for building and for improving homes. But its potentialities are by no means realized as yet. Industrial processes can make these materials far better for use, and also less costly in man-hours devoted to their extraction and preparation. Simple machines can make good bricks instead of crumbling earth blocks; roofing can be made from the materials now used for verminous thatch; cement is produced from ordinary limestone; from asbestos or clay, pipes are made to use in lieu of ditches; and so on at great length.

DECLASSIFIED

DECLASSIFIED

Of course, even the minimum home in the tropics may require some equipment which it is not feasible to produce locally,-metal articles for sanitation, perhaps hardware for doors and shutters, and electric wiring and fixtures, to name a few possible examples.

The basic resources in materials, however, are almost always available in the neighborhood.

The Aided-Self-Help Formula

It is not my intent to propose any single formula for all tropical situations. That would be folly. Rather, I do propose that, with infinite modification and variation, certain principles can be widely adapted to tropical housing problems.

That is, I believe these principles to be useful for countries or regions where the community decides not to wait for a generation or two until it has achieved relatively great overall economic advance; and where it is decided to mobilize and utilize the available resources, not to build a few hundred or a few thousand excellent houses, but to improve the shelter of the whole population as best possible within the limits of those resources.

For on these two points great mistakes have been made over and over again. Virtually paralyzed by the enormous size and complexity of the task, many governments have in effect called it hopeless for the time being, and have decided to do almost nothing about popular housing. They don't like to take this negative and defeatist position, but they feel helpless when they are unable to find a practicable formula.

Or, conversely, under the necessity of making a start, they devote the resources which the government itself can muster to the construction of new houses for only one percent of the families who need them, or perhaps one-tenth of one percent. For example, if the Government of the small tropical country used earlier for illustration were todevote its $300,000 per year to providing 300 one-thousand-dollar houses, these would be far better than the huts, but they would make almost no impression on the problem. They now have perhaps 600,000 insanitary huts, and new families and new insanitary huts are being created at the rate of perhaps 10,000 per year. A program of 300 houses each year would eliminate the 600,000 huts in 2000 years; and meanwhile, - well, it becomes preposterous.

So the Aided-Self-Help Formula is proposed for purposes of doing the best possible through the coming ten or twenty or thirty years, toward the transition from huts to houses for the 200,000,000 tropical families who now live in conditions which are deplored by all who know them at first hand. And those conditions are in fact pretty tough: mud, filth, vermin, serious overcrowding, darkness.

DECLASSIFIED

DECLASSIFIED

The land element involves selection of sites, and hence involves problems of town and country planning, and also site planning. These are very complex problems and they require the greatest skill and ingenuity, particularly in view of the tiny cash amounts available per family to cover the costs of land, utilities and services. Economy in site development, as also the application of the self-help principle in construction, ideally require that the houses be clustered and not widely scattered, nor piled up in flats, - villages in the country and fringe settlements for the towns and cities.

The utilities include such water supply, sanitary drainage, and electricity as it is possible to provide within the fifty cents per month. Here is a field for technical research of the utmost importance, both by national and by international agencies. The utility arrangements now so common in the temperate zones must be entirely recast for minimum conditions in the tropics.

Community services include the best that can be devised at very small cost in the way of recreation facilities; fire protection; waste removal; road maintenance (if any); and such institutions as nurseries and clinics. Some part or all of the cash cost of such services are usually covered from funds other than the home improvement funds. Neighborhood cooperation can and must reduce the strictly local cash cost to very low figures.

Materials. Great progress is being made all over the world both in the development of new types of materials and in the industrial processes for producing materials. Again, research in this field offers great opportunities for international cooperation. In the example which we are reviewing here, the National Government will make an exhaustive study of the materials problem. And they will proceed, as seems most sensible from year to year, to encourage the use of materials which the families can gather themselves; to encourage or directly develop the materials industries; and, where it is economic, to continue or facilitate the import of certain materials and equipment. The Government may also initiate a plan for the storage and distribution of materials. Development of the materials industry may be part of a generally beneficial program of industrialization; and it may involve international credit and technical assistance.

At the end of two years this particular Government may be encouraging the use of local earth plus cement for floors and walls; and for this purpose it may have established a new, small-scale domestic cement industry. It may have devised a home-made method of making doors and shutters from native lumber. It may have introduced a design and a vermin-proof fiber-board roofing which offers complete insulation and ventilation, and although relatively short-lived, very inexpensive. From the experience of some other country, it may have found a method for drilling wells and pumping, storing and distributing domestic water supply which costs only a fraction as much as traditional temperate-zone methods.

DECLASSIFIED

DECLASSIFIED

The Government has made compromises, and it still faces many problems; but, for the time being it has rationalized the materials supply for self-help housing; and it has made possible far better minimum houses than were possible before.

Construction. The families do most of the construction themselves. The neighbors help; and skilled labor is drawn in only as necessary. The Government provides simple plans and technical assistance. Equally important, they inaugurate a training program on construction methods and on maintenance. If the other phases of the undertaking are operating well, the actual construction is easy.

For the types of small houses advocated at this time, it is necessary for the family to purchase seventy dollars worth of materials and equipment, - cement, fiber board, a little pipe, elementary electric wiring, and a chemical toilet box. The family also has to hire for two weeks, from the Government or elsewhere, a manual machine for making earth-cement blocks, at a cost of ten dollars. And twenty dollars worth of skilled labor has to be utilized. In order to pay for these items during the relatively short period of construction, the Government has arranged for the family to borrow one hundred dollars and, over twenty years, to repay it with the other fifty cents per month which the family can afford to lay out in cash toward the improvement of its home.

The Choice for Governments

It is clear now that the formula consists of Self-help Plus; and that the plus is in the form of governmental assistance within the available resources and ingenuity. It is clear that, where this formula can be applied, it can produce very large numbers of houses which are far superior to the traditional huts. The Government has the choice to make as between doing nothing now; or building a very few excellent houses which will actually accomplish almost nothing as measured against the problem; or undertaking an aided-self-help program.

True, the families have to become interested. A propaganda campaign and the offer of the formula will prove whether it will be taken up and become popular, or whether it can be reshaped for the purposes. Perhaps only a hundred families join up the first year. If it goes well, (as originally organized, or as readapted) a thousand will subscribe the second year, and ten thousand the third year.

Even for so elementary a program, there is much for the Government to do. A Ministry or Department or Agency has to be designated or established. Competent people have to be assigned or engaged. The problems have to be catalogued, evaluated and analyzed. A program has to be formulated. The fundamental matter of land and utilities has to be dealt with. Research has to be undertaken. International assistance and experience have to be canvassed. The supply of materials has to be rationalized. The small loans have to be arranged and effected. Education and training have to be instituted.

DECLASSIFIED

DECLASSIFIED

Formidable! Particularly for small governments with little experience in this kind of thing, or for governments with many millions of families who need little houses in place of huts.

True; formidable. But what are governments for unless to tackle the great problems which their people can't cope with unaided? What is the use in developing agriculture and industry and trade, education and public health and welfare, unless concurrently the homes of the people, the culmination of national and family life, are advanced as rapidly as the available resources and skill make possible?

The aided-self-help formula is not new, and it is not the last word. It is "tropical housing in transition". The present writer believes that, by analyzing, planning and organizing an aided-self-help program, many local, national and international communities can help greatly toward a solution of the basic shelter problems of 200,000,000 tropical families.

Prepared by Jacob L. Crane, Office of the Administrator
Housing and Home Finance Agency of the USA, Washington

DECLASSIFIED

PA or FOI EXEMPTIONS

DEC

Documents Returned from HUD

Case was returned last week - there are the docs. to go with it.

Michael Blouin